

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No. : 10/616,852 Confirmation : 1841  
Applicant(s) : Malcolm Reginald Hallis BELL et al.  
Filed : July 9, 2003  
Title : FRAUD PREVENTION

Art Unit : 3653  
Examiner : Jeffery A. SHAPIRO

Docket No. : 1193-4049  
Customer No. : 27123

**AMENDMENT UNDER 37 C.F.R. 1.111**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This paper is being filed in response to non-final Office Action dated June 15, 2006. Reconsideration of this application is respectfully requested in light of this paper, which is set forth as follows:

- **Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.
- **Remarks** begin on page 10 of this paper.